

**ENTERED**

January 11, 2018

David J. Bradley, Clerk

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

Patrick Charles, §  
*Plaintiff*, §  
§  
v. § Civil Action No. 4:16-CV-03480  
§  
Exeter Finance Corp., §  
*Defendant*. §

**ORDER OF ADOPTION**

On December 20, 2017, Magistrate Judge Stephen Wm. Smith issued a memorandum and recommendation (Dkt. 63), recommending that Exeter's motion for summary judgment be granted.

After due consideration of the entire record and the applicable law, the Court hereby overrules the objections and ADOPTS the memorandum and recommendation as this Court's opinion. Exeter's motion for summary judgment is granted.

The court will issue a separate final judgment.

Signed at Houston, Texas, this 10 day of January, 2018.

  
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DAVID HITTNER  
UNITED STATES DISTRICT JUDGE